

Form 185 – ntc13plnafte

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-34265-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Fred C Davis  
1129 Bayview Ave  
Bayville, NJ 08721-3135

Karen D Davis  
1129 Bayview Ave  
Bayville, NJ 08721-3135

Social Security No.:

xxx-xx-5398

xxx-xx-2100

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on October 7, 2019.

On 12/4/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: January 20, 2021  
Time: 10:00 AM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: December 7, 2020

JAN: gan

Jeanne Naughton  
Clerk

In re:  
Fred C Davis  
Karen D Davis  
Debtor(s)

Case No. 18-34265-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: Dec 07, 2020

User: admin  
Form ID: 185

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Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2020:

Recip ID	Recipient Name and Address
db/jdb	# Fred C Davis, Karen D Davis, 1129 Bayview Ave, Bayville, NJ 08721-3135
517915173	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
518036668	+ Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
517915177	# First Credit Services, 377 Hoes Ln Ste 200, Piscataway, NJ 08854-4155
517915178	Frenkel Lambert Weiss Weisman & Gordon, 80 Main St Ste 460, West Orange, NJ 07052-5414
517915179	Higher Education Student Assistance Auth, HESAA Servicing/Attn: Bankruptcy, PO Box 548, Trenton, NJ 08625-0548
517992792	+ NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548
518029034	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
517915181	Wells Fargo Hm Mortgag, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 07 2020 21:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 07 2020 21:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517915171	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Dec 07 2020 21:31:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce de Leon Blvd Fl 5, Coral Gables, FL 33146-1873
518037309	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Dec 07 2020 21:31:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1873
517915172	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 07 2020 22:12:10	Cap1/bstby, Attn: Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
517915174	Email/Text: electronicbkydocs@nelnet.net	Dec 07 2020 21:30:00	Dept of Ed / 582 / Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505
517923040	Email/Text: mrdiscen@discover.com	Dec 07 2020 21:29:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517915175	Email/Text: mrdiscen@discover.com	Dec 07 2020 21:29:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
517915176	Email/Text: DSLBKYPROM@discover.com	Dec 07 2020 21:31:00	Discover Student Loans, Attn: Bankruptcy, PO Box 30948, Salt Lake City, UT 84130-0948
517924217	+ Email/Text: DSLBKYPROM@discover.com	Dec 07 2020 21:31:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
517917304	+ Email/PDF: gecsed@recoverycorp.com	Dec 07 2020 22:07:32	Synchrony Bank, c/o of PRA Receivables

District/off: 0312-3

User: admin

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Date Rcvd: Dec 07, 2020

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Total Noticed: 22

Management, LLC, PO Box 41021, Norfolk, VA  
23541-1021

517915180	Email/PDF: gecsed@recoverycorp.com	Dec 07 2020 22:07:33	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517960345	+ Email/Text: electronicbkydocs@nelnet.net	Dec 07 2020 21:30:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln NE 68508-1911

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Marc C Capone	on behalf of Joint Debtor Karen D Davis ecf@gbclawgroup.com mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com
Marc C Capone	on behalf of Debtor Fred C Davis ecf@gbclawgroup.com mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7